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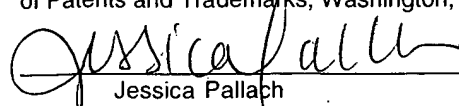


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Jessica Pallach



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: Unassigned

Filed: October 31, 2000

Examiner: Unassigned

Title: METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING
AND DECISIONING FOR INTERNET TRANSACTIONS

Assistant Commissioner for Patents

Washington, DC 20231

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FEB - 6 2001

Technology Center 2100

Transmittal of Formal Drawings

Enclosed for the above-referenced application are the following:

1. 1 Sheet of Formal Drawings (Figs. 1);
2. Return Postcard.

The Commissioner is authorized to charge any additional fees, or credit any overpayments, to Deposit Account No. 07-1445 (Order No. WELL0011). A copy is enclosed for this purpose.

Respectfully submitted,



Michael A. Glenn
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